GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:4355
ANSWERED ON:19.04.2002
HOUSING LOAN SCHEMES
RAMDAS RUPALA GAVIT

Will the Minister of FINANCE be pleased to state:

(a) whether housing loan-cum-subsidy schemes for SCs/STs, freed bonded labourers and for the people living below poverty line in rural areas are being implemented;

(b) if so, the state-wise details of central funds/subsidy/credit provided under these schemes during the last three years; and

(c) the state-wise number of persons benefited under these loan schemes ?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a),(b) & (c): No, Sir. There is no specific scheme in existence for providing housing loan to persons living below poverty line as such people do not have sufficient income to repay the loan. However, the Government of India is implementing the Indira Awas Yojana & Credit-Cum-Subsidy Scheme (CCSS) for Rural Housing since the year 1985-86 and 1st April, 1999 respectively. Under these schemes grant-in-aid is provided for construction of dwelling units to members of Scheduled Caste, Scheduled Tribe, Freed Bonded Labourers and non- SC/STs living below the poverty line in the rural areas. The State-wise details of Central funds allocated, released (Financial & Physical Performance) under the schemes of Indira Awas Yojana(IAY), CCSS and also amount disbursed under the Golden Jubilee Rural Housing Finance Scheme during the last three years i.e. 1999-2000, 2000-01 & 2001-02 are indicated in the Annexure.